

# City of Shoreline Human Resources | Summary of Benefits 2022



**Mandatory coverage** includes Term Life Insurance, Long Term Disability, PERS (State retirement), 401a retirement plan (social security replacement), and an Employee Assistance Program.

**Optional coverage** includes vision insurance, Flexible Spending Accounts for medical and/or day care costs, 457b retirement plan, and Supplemental Life Insurance.

**Medical and dental coverage** may be mandatory or optional depending on group plan participation levels. A maximum of 25% of employees may opt out of medical or dental insurance in any given year. If the opt out maximum has been reached, anyone who subsequently wants to opt out will be placed on a waiting list. During the next open enrollment period, if an opt out spot becomes available, the next person on the waiting list will be given the opportunity to opt out.

Each full-time regular employee receives \$1,078 (Tier I benefits allotment) per month to buy benefits for themselves and eligible family members, including domestic partners. If the employee does not use the entire allotment, the remaining amount goes into a 457(b) deferred compensation plan. If the cost is greater than \$1,078, the employee moves to Tier II and is able to receive a contribution from the City of up to a total of \$2,160. If the total cost of monthly premiums is greater than \$2,160, the employee pays the premium costs that exceed the Tier II allotment. All benefit allocations are pro-rated for part-time regular staff. Some employees in limited term positions may be eligible for benefits.

Benefit	Eligibility	Provider & Description	Cost to employees
<b>Medical Insurance</b>	Regular employees + eligible dependents	<b>Regence HealthFirst 250 (*Rates reflect 2% WellCity discount)</b>	
		Employee: \$817.81 Employee & spouse: \$1,642.44 Employee, spouse + one child: \$2,048.67 Employee, spouse + two children: \$2,384.52	Employee + one child: \$1,224.04 Employee + two children: \$1,559.89
		Regence pharmacy co-pays are \$5 (generic), \$25 (name brand formulary, preferred) or \$50 (name brand not on the formulary) with a limit of a 30-day supply, and \$100 specialty medications. Prescriptions can be filled through mail order for \$10 (generic), \$50 (name brand formulary preferred), and \$100 (name brand not on the formulary) for 3-month supply.	
		<b>Kaiser Permanente \$20 Co-Pay/\$200 Deductible (*Rates reflect 2% WellCity discount)</b>	
		Employee: \$697.96 Employee & spouse: \$1,384.29 Employee, spouse + one child: \$1,734.5 Employee, spouse + two children: \$2,084.71	Employee + one child: \$1,048.18 Employee + two children: \$1,398.38
		Kaiser Permanente pharmacy co-pays are \$10 (generic, preferred), \$20 (brand, preferred), and \$40 (non-preferred) with a limit of a 30-day supply. Prescriptions can be filled through mail order for \$20 (generic, preferred), \$40 (brand, preferred), and \$80 (non-preferred) for 3-month supply.	

<b>Vision</b>	Regular employees + eligible dependents	<u>Optional: Vision Service Plan (VSP)</u> Employee: \$7.72 Employee + 1 dep.: \$15.44 Emp. + 2 or more dep.: \$23.16
<b>Dental Insurance</b>	Regular employees + eligible dependents	<b>Delta Dental</b> Employee: \$55.88 Employee + 1 dep.: \$105.68 Emp. + 2 or more dep.: \$165.42 <hr/> <b>Willamette</b> Employee: \$64.32 Employee + 1 dep.: \$120.5 Emp. + 2 or more dep.: \$191.92
<b>Flexible Spending Account</b>	Regular employees	<u>Optional: Navia</u> Pre-tax funds set aside to pay health and/or day care expenses: <ul style="list-style-type: none"> <li>• Health Care FSA: max of \$2,750</li> <li>• Day Care FSA max of \$5,000</li> </ul>
<b>Retirement</b>	Regular employees	<b>Washington State Public Employees' Retirement System (PERS)</b> <u>Mandatory:</u> The City and employee contribute a specific percentage monthly to the member's DRS retirement: <b>PERS I</b> (closed to new PERS employees) - Employee 6%, Employer 12.97% <b>PERS II</b> – Employee 6.36%, Employer 10.25% <b>PERS III</b> Employee 5-15%, Employer 10.25%  <b>TIAA</b> <u>Mandatory:</u> <b>401(a)</b> Social Security Replacement Employee contribution 6.2% Employer contribution 6.2%  <b>457(b)</b> Deferred Compensation Plan <u>Mandatory</u> for any remaining funds from the Tier I \$1,078 monthly allocation <u>Optional:</u> Payroll deduction may be added or created up to \$20,500 max year for 2022. Age 50 or over can make catch-up contributions up to \$6,500 annually for the total of \$27,000. Pre-retirement catch up goes up to \$41,000 annually, twice the annual maximum contribution.
<b>Basic Group Term Life Insurance &amp;</b>	Regular employees + eligible dependents	<u>Mandatory:</u> Equal to 1 X basic annual earnings to a maximum of \$50,000
		Free

<b>Accidental Death and Dismemberment (AD&amp;D)</b>			
<b>Group Long Term Disability</b>	Regular employees	<u>Mandatory:</u> Coverage for Total Disability resulting from accidents and sicknesses Benefits are 60% of Basic Monthly Earnings up to a maximum of \$6,000 per month (may begin after the Elimination Period of 180 days of absences due to a covered accident or sickness).	Free
<b>Supplemental Life and AD&amp;D Insurance</b>	Regular employees + eligible dependents	<u>Optional:</u> <b>SunLife</b> (spouse and dependents' coverage not to exceed 50% of employee's selected amount) Employee: An amount between \$10,000 and \$100,000, in increments of \$10,000 Spouse: An amount between \$5,000 and \$50,000, in increments of \$5,000 Dependents: An amount between \$1,000 and \$10,000, in increments of \$1,000	
<b>Employee Assistance Program</b>	Regular employees + eligible dependents	<u>Mandatory:</u> <b>ComPsych</b> assistance is available to regular employees and their immediate family, including dependent children and anyone living in the household	Free
<b>Wellness Program</b>	Regular employees	<u>Optional:</u> Program includes fitness and wellness challenges, monthly newsletters.	Free
<b>Orca Passport Card</b>	Regular employees	<u>Optional:</u> Includes unlimited rides on all bus and train routes for King County Metro, Sound Transit, Community Transit, Kitsap transit, Pierce Transit and Everett Transit	\$52 annual
<b>Paid Time Off</b>	Regular employees	The City offers generous vacation (up to 12 days in the 1 <sup>st</sup> year of employment) and sick leave accruals (8 hours per month*), eleven holidays*, and other types of leave to eligible employees such as two personal days, three management days for exempt employees and bereavement leave. *Regular part-time employees are eligible for prorated leave accruals and holiday pay.	
<b>Other Leaves</b>	Eligible employees	Other types of leave offered to eligible employees include disability leave, holidays for reason of faith or conscience, bereavement leave, jury duty, military leave, and leave without pay.	
<b>Other benefits</b>	Eligible employees or positions	Telecommuting, flexible work schedule, and educational reimbursement program	
<b>Parking Garage</b>	All employees		Free
<b>Spartan Rec Center</b>	Regular employees	Use of the Spartan Recreation Center Gymnasium	Free